

B1 (Official Form 1)(1/08)

United States Bankruptcy Court
District of Nevada

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): WARD, JACK LEWIS III	Name of Joint Debtor (Spouse) (Last, First, Middle): WARD, PATRICIA ANN
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-2381	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-7314
Street Address of Debtor (No. and Street, City, and State): 9286 Alta Monte Court Las Vegas, NV	Street Address of Joint Debtor (No. and Street, City, and State): 9286 Alta Monte Court Las Vegas, NV
ZIP Code 89178	ZIP Code 89178
County of Residence or of the Principal Place of Business: Clark	County of Residence or of the Principal Place of Business: Clark
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	

Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13
	TAX-EXEMPT ENTITY (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
		Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.

Filing Fee (Check one box)	Check one box: Chapter 11 Debtors
<input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.
	Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information											THIS SPACE IS FOR COURT USE ONLY
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.											
Estimated Number of Creditors											
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	OVER 100,000
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000			
Estimated Assets											
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	More than \$1 billion
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			
Estimated Liabilities											
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	More than \$1 billion
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			

B1 (Official Form 1)(1/08)

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): WARD, JACK LEWIS III WARD, PATRICIA ANN
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)		
Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		X <u>/s/ Roger A. Giuliani, Esq.</u> March 12, 2010 Signature of Attorney for Debtor(s) (Date) Roger A. Giuliani, Esq. 5967
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
Information Regarding the Debtor - Venue (Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
<hr/> (Name of landlord that obtained judgment)		
<hr/> (Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

WARD, JACK LEWIS III**WARD, PATRICIA ANN****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ JACK LEWIS WARD, IIISignature of Debtor **JACK LEWIS WARD, III****X /s/ PATRICIA ANN WARD**Signature of Joint Debtor **PATRICIA ANN WARD**

Telephone Number (If not represented by attorney)

March 12, 2010

Date

Signature of Attorney***X /s/ Roger A. Giuliani, Esq.**

Signature of Attorney for Debtor(s)

Roger A. Giuliani, Esq. 5967

Printed Name of Attorney for Debtor(s)

Law Group

Firm Name

**500 N. Rainbow Boulevard, Suite 300
Las Vegas, NV 89107**

Address

Email: dmhvegas@aol.com**702-221-1965 Fax: 702-221-1968**

Telephone Number

March 12, 2010

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court
District of Nevada

In re **JACK LEWIS WARD, III**
PATRICIA ANN WARD

Debtor(s)

Case No.

Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ JACK LEWIS WARD, III
JACK LEWIS WARD, III

Date: March 12, 2010

Certificate Number: 00134-NV-CC-010127123

CERTIFICATE OF COUNSELING

I CERTIFY that on March 4, 2010, at 8:53 o'clock AM PST,

Jack Ward received from

Cricket Debt Counseling,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Nevada, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: March 4, 2010 By /s/Jamie Wager

Name Jamie Wager

Title Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court
District of Nevada

In re **JACK LEWIS WARD, III**
PATRICIA ANN WARD

Debtor(s)

Case No.

Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ PATRICIA ANN WARD
PATRICIA ANN WARD

Date: March 12, 2010

Certificate Number: 00134-NV-CC-010127122

CERTIFICATE OF COUNSELING

I CERTIFY that on March 4, 2010, at 8:53 o'clock AM PST,

Patricia Ward received from

Cricket Debt Counseling,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

District of Nevada, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of

the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: March 4, 2010 By /s/Jamie Wager

Name Jamie Wager

Title Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court
District of Nevada

In re JACK LEWIS WARD, III
PATRICIA ANN WARD

Debtor(s)

Case No.
Chapter 7

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

JACK LEWIS WARD, III
PATRICIA ANN WARD

Printed Name(s) of Debtor(s)

Case No. (if known) _____

<input checked="" type="checkbox"/> <u>/s/ JACK LEWIS WARD, III</u>	March 12, 2010
Signature of Debtor	Date
<input checked="" type="checkbox"/> <u>/s/ PATRICIA ANN WARD</u>	March 12, 2010
Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court
District of Nevada

In re **JACK LEWIS WARD, III,**
PATRICIA ANN WARD

Case No. _____

Debtors _____

Chapter _____

7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	120,000.00		
B - Personal Property	Yes	3	93,467.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		264,277.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	18		294,781.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,735.05
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,696.00
Total Number of Sheets of ALL Schedules		29			
			Total Assets	213,467.00	
			Total Liabilities	559,058.00	

United States Bankruptcy Court
District of Nevada

In re **JACK LEWIS WARD, III,**
PATRICIA ANN WARD

Case No. _____

Debtors _____

Chapter _____

7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	2,735.05
Average Expenses (from Schedule J, Line 18)	2,696.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,474.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	131,375.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	0.00
4. Total from Schedule F	294,781.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	426,156.00

In re **JACK LEWIS WARD, III,
PATRICIA ANN WARD**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
9286 Alta Monte Las Vegas Nevada		C	120,000.00	249,386.00

Sub-Total > **120,000.00** (Total of this page)

Total > **120,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **JACK LEWIS WARD, III,
PATRICIA ANN WARD**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking accounts Bank of America	C	160.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		misc furniture and furnishings	C	3,600.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		misc books, family photos, CD's etc.	C	190.00
6. Wearing apparel.		misc clothing and shoes	C	360.00
7. Furs and jewelry.		misc costume jewelry	C	35.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
				Sub-Total > (Total of this page)
				4,345.00

2 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **JACK LEWIS WARD, III,
PATRICIA ANN WARD**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401K - retirement	C	75,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
Sub-Total > (Total of this page)				75,000.00

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **JACK LEWIS WARD, III,
PATRICIA ANN WARD**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Ford Focus	C	5,619.00
		2006 Ford F150	C	8,503.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	14,122.00
(Total of this page)	
Total >	93,467.00

Sheet 2 of 2 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **JACK LEWIS WARD, III,
PATRICIA ANN WARD**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
checking accounts Bank of America	Nev. Rev. Stat. § 21.090(1)(z) Nev. Rev. Stat. § 21.090(1)(g)	40.00 75%	160.00
Household Goods and Furnishings			
misc furniture and furnishings	Nev. Rev. Stat. § 21.090(1)(b)	3,600.00	3,600.00
Books, Pictures and Other Art Objects; Collectibles			
misc books, family photos, CD's etc.	Nev. Rev. Stat. § 21.090(1)(a)	190.00	190.00
Wearing Apparel			
misc clothing and shoes	Nev. Rev. Stat. § 21.090(1)(b)	360.00	360.00
Furs and Jewelry			
misc costume jewelry	Nev. Rev. Stat. § 21.090(1)(a)	35.00	35.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
401K - retirement	Nev. Rev. Stat. § 21.090(1)(r)	75,000.00	75,000.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2006 Ford Focus	Nev. Rev. Stat. § 21.090(1)(f)	0.00	5,619.00
2006 Ford F150	Nev. Rev. Stat. § 21.090(1)(f)	1,220.00	8,503.00
		Total:	80,565.00
			93,467.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **JACK LEWIS WARD, III,
PATRICIA ANN WARD**

Case No.

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H E B T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxx1001			2006 Ford F150					
Capital One Auto Finance 3901 N Dallas Pkwy Plano, TX 75093	C		Value \$ 8,503.00				7,283.00	0.00
Account No. xxx5142			2006 Ford Focus					
Suntrust Bk Tampa Bay Po Box 22021 Greensboro, NC 27420	C		Value \$ 5,619.00				7,608.00	1,989.00
Account No. xxx7413			9286 Alta Monte Las Vegas Nevada					
Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701	C		Value \$ 120,000.00				249,386.00	129,386.00
Account No.			Value \$					
0 continuation sheets attached				Subtotal (Total of this page)			264,277.00	131,375.00
				Total			264,277.00	131,375.00
				(Report on Summary of Schedules)				

In re **JACK LEWIS WARD, III,
PATRICIA ANN WARD**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

 Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

In re **JACK LEWIS WARD, III,
PATRICIA ANN WARD**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx8690		H	Opened 2/03/04 Last Active 10/15/04 CreditCard				
Applied Card Bank Attention: General Inquiries Po Box 17125 Wilmington, DE 19850	H						1,343.00
Account No. xxxxxxxx8606		H	Opened 2/03/04 Last Active 6/18/04 CreditCard				
Applied Card Bank Attention: General Inquiries Po Box 17125 Wilmington, DE 19850	H						0.00
Account No. xxxx2170		H	Hsbc Card Services Iii Inc				
Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714	H						780.00
Account No. xxxxxx.xxxxxx xxx03R_E		C					
Arthur Glosman MD 833 W Whittier Blvd Montebello, CA 90640-4735	C						9,500.00
17 continuation sheets attached				Subtotal (Total of this page)			11,623.00

B6F (Official Form 6F) (12/07) - Cont.

In re **JACK LEWIS WARD, III,
PATRICIA ANN WARD**

Case No. _____

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxxxx8711						
AT& T Mobility PO Box 60017 Los Angeles, CA 90060-0017	C					750.00
Account No. xxxxxxx7998						
Barclays Bank Delaware Attention: Customer Support Department Po Box 8833 Wilmington, DE 19899	C	Opened 11/01/05 Last Active 5/15/09 CreditCard				3,720.00
Account No. xxxxxxxxxxxxxxxx0849						
Bedford Fair 421 Landmark Dr. Wilmington, NC 28410	C	Opened 3/07/01 Last Active 9/17/03 CreditCard				0.00
Account No. xxx5883						
Blair / World Financial Bank POBox 29239 Mission, KS 66201	C					410.00
Account No. x6905						
Blair Corp 220 Hickory St Warren, PA 16365	C	Opened 9/16/04 Last Active 10/15/04 ChargeAccount				Unknown
Sheet no. <u>1</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			4,880.00

B6F (Official Form 6F) (12/07) - Cont.

In re **JACK LEWIS WARD, III,
PATRICIA ANN WARD**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGENT	UN LI QU IDA TE D	DIS PUT ED	AMOUNT OF CLAIM
Account No. xxxxx1905		Opened 11/02/00 Last Active 9/20/05 ChargeAccount				
Blair Corporation 220 Hickory St Warren, PA 16365	C					0.00
Account No. xxx4800						
Bridgestone Firestone PO Box 81083 Cleveland, OH 44181	C					1,320.00
Account No. xxxxxxxxx1090		Opened 2/01/04 Last Active 7/18/09 CreditCard				
Cap One Po Box 85520 Richmond, VA 23285	C					3,810.00
Account No. xxxxxxxxx2358		Opened 1/01/02 Last Active 7/18/09 CreditCard				
Cap One Po Box 85520 Richmond, VA 23285	C					1,164.00
Account No. xxxxxxxxx8497		Opened 10/01/04 Last Active 7/18/09 CreditCard				
Cap One Po Box 85520 Richmond, VA 23285	C					1,123.00
Sheet no. 2 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			7,417.00

B6F (Official Form 6F) (12/07) - Cont.

In re **JACK LEWIS WARD, III,
PATRICIA ANN WARD**

Case No. _____

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx0109		Opened 3/01/03 Last Active 7/01/03 CreditCard				
Cap One Po Box 85520 Richmond, VA 23285	H					0.00
Account No. xxxxxxxx2505		Opened 3/01/04 Last Active 5/01/04 CreditCard				
Cap One Po Box 85520 Richmond, VA 23285	C					0.00
Account No. xxxxxxxx3350		Opened 12/01/99 Last Active 4/01/04 CreditCard				
Cap One Po Box 85520 Richmond, VA 23285	C					0.00
Account No. xxx8574						
Capitol One PO Box 30285 Salt Lake City, UT 84130	C					3,050.00
Account No. xxx0457						
Capitol One PO Box 30285 Salt Lake City, UT 84130	C					500.00
Sheet no. <u>3</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			3,550.00

In re **JACK LEWIS WARD, III,
PATRICIA ANN WARD**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGENT	UN LI QU IDA TE D	DIS PUTED	AMOUNT OF CLAIM
Account No. xxx1350						
Capitol One PO Box 30285 Salt Lake City, UT 84130	C					500.00
Account No. xxx9007						
Cbc/crossing Pointe 307 Liberty Street Warren, PA 16366	C	Opened 1/01/03 Last Active 9/01/05 ChargeAccount				0.00
Account No. xxx1874						
Cfmc Po Box 9438, Dept 0251 Gaithersburg, MD 20898	C	Opened 7/29/97 Last Active 9/18/03 RealEstateMortgageWithoutOtherCollateral				0.00
Account No. xxx6807						
Chase Attn: Bankruptcy Dept Po Box 15145 Wilmington, DE 19850	C	Opened 3/01/94 Last Active 3/01/99 CreditCard				0.00
Account No. xxxxxxxx0074						
Chase Po Box 15298 Wilmington, DE 19850	C	Opened 5/01/00 Last Active 3/05/07 CreditCard				0.00
Sheet no. 4 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			500.00

B6F (Official Form 6F) (12/07) - Cont.

In re **JACK LEWIS WARD, III,
PATRICIA ANN WARD**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGENT	UN LIQUIDATED	DIS PUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx3828		Opened 3/05/07 Last Active 5/15/09 CreditCard				
Chase Po Box 15298 Wilmington, DE 19850	C					9,022.00
Account No. xxx8419						
Chase PO Box 94014 Palatine, IL 60094	C					8,500.00
Account No. xxxxxxxx0218		Opened 11/04/05 Last Active 6/13/09 ChargeAccount				
Citfingerhut 6250 Ridgewood Roa Saint Cloud, MN 56303	C					1,266.00
Account No. xxxxxxxx0494		Opened 11/08/05 Last Active 1/01/10 ChargeAccount				
Citfingerhut 6250 Ridgewood Roa Saint Cloud, MN 56303	H					0.00
Account No. xxxxxxxx1444		Opened 2/01/07 Last Active 6/12/09 CreditCard				
Citi Po Box 6241 Sioux Falls, SD 57117	C					13,876.00
Sheet no. <u>5</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<u>32,664.00</u>

B6F (Official Form 6F) (12/07) - Cont.

In re **JACK LEWIS WARD, III,
PATRICIA ANN WARD**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGENT	UN LI QU IDA TE D	DIS PUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx2830		Opened 7/01/88 Last Active 8/25/97 CreditCard				
Citi Po Box 6241 Sioux Falls, SD 57117	C					0.00
Account No. xxx4894						
Citi PO Box 6013 Sioux Falls, SD 57117	C					11,200.00
Account No. xxxxx4800		Opened 1/19/09 Last Active 5/18/09 ChargeAccount				
Credit First Po Box 818011 Cleveland, OH 44181	C					1,495.00
Account No. xxxx7914		11 Time Warner North Texas Divi				
Credit Management 4200 International Pwy Carrolton, TX 75007	H					824.00
Account No. xxxxxxxxxxxx / xxx3739		Opened 7/16/04 Last Active 12/19/04 CreditCard				
Creditonebnk Po Box 98875 Las Vegas, NV 89193	H					1,056.00
Sheet no. <u>6</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				14,575.00

B6F (Official Form 6F) (12/07) - Cont.

In re **JACK LEWIS WARD, III,
PATRICIA ANN WARD**

Case No. _____

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxx2789						
Direct Merchants PO Box 60136 City of Industry, CA 91716	C					6,200.00
Account No. xxxxxxxx2508						
Discover Fin Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054	C	Opened 6/01/08 Last Active 5/15/09 CreditCard				5,832.00
Account No. xxx5681						
Discover Fin Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054	C					5,410.00
Account No. xxx09N1						
Excel Aquisitions PO Box 1965 North Falmouth, MA 02556	C					3,779.00
Account No. xxxxxxxxxxxx9642						
Exxmblciti Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195	C	Opened 12/18/05 Last Active 12/10/06 CreditCard				0.00
Sheet no. 7 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			21,221.00

B6F (Official Form 6F) (12/07) - Cont.

In re **JACK LEWIS WARD, III,
PATRICIA ANN WARD**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGENT	UN LI QU IDA TE D	DIS PUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx6472		Opened 12/15/08 Last Active 6/02/09 CreditCard				
Fashion Bug/soanb Attn: Bankruptcy Po Box 182124 Columbus, OH 43218	C					0.00
Account No. xxx3464						
Fingerhut PO Box 166 Newark, NJ 07101	C					1,100.00
Account No. xxxxxxxxxxxx9273		Opened 11/01/00 Last Active 6/01/03 CreditCard				
First Premier Bank Po Box 5524 Sioux Falls, SD 57117	C					0.00
Account No. xxxxxxxxxxxx3809		Opened 2/01/00 Last Active 5/01/00 CreditCard				
First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107	C					0.00
Account No. xxx2655						
First Premier Bank PO Box 5519 Sioux Falls, SD 57117	C					360.00
Sheet no. <u>8</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				1,460.00

B6F (Official Form 6F) (12/07) - Cont.

In re **JACK LEWIS WARD, III,
PATRICIA ANN WARD**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGENT	UN LIQUIDATED	DIS PUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx1406		Opened 9/01/97 Last Active 10/01/01 CreditCard				
First Usa Bank N A 201 North Walnut Street Wilmington, DE 19801	C					0.00
Account No. xxxx1542		Opened 2/01/05 Last Active 6/14/06 Automobile				
Ford Motor Credit Corporation National Bankruptcy Center Po Box 6275 Dearborn, MI 48121	C					0.00
Account No. xxxxxxxx3911		Opened 12/11/08 Last Active 3/16/09 CreditCard				
Fst Premier 3820 N Louise Ave Sioux Falls, SD 57107	H					455.00
Account No. xxxxxxxx8307		Opened 12/01/08 Last Active 12/18/09 ChargeAccount				
GEMB / Old Navy Attention: Bankruptcy Po Box 103104 Roswell, GA 30076	C					0.00
Account No. xxxxxxxx4827		Opened 3/01/09 Last Active 2/02/10 ChargeAccount				
Gemb/chevron Attention: Bankruptcy Po Box 103106 Roswell, GA 30076	C					739.00
Sheet no. <u>9</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				1,194.00

B6F (Official Form 6F) (12/07) - Cont.

In re **JACK LEWIS WARD, III,
PATRICIA ANN WARD**

Case No. _____

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGENT	UN LI QU IDA TE D	DIS PUTED	AMOUNT OF CLAIM
Account No. xx3286		Opened 12/01/08 Last Active 2/02/10 ChargeAccount				
Gemb/jcp Attention: Bankruptcy Po Box 103104 Roswell, GA 30076	C					98.00
Account No. xxxxxxxx3630		Opened 1/01/05 Last Active 4/04/05 ChargeAccount				
Ginnys 1112 7th Ave Monroe, WI 53566	H					531.00
Account No. xxxxxxxx2124		Opened 12/01/05 Last Active 6/15/09 CreditCard				
Hsbc Bank Po Box 5253 Carol Stream, IL 60197	C					7,483.00
Account No. xxxxxxxxxxxx9938		Opened 6/01/03 Last Active 6/15/09 CreditCard				
Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197	C					2,852.00
Account No. xxxxxxxx1106		Opened 3/13/07 Last Active 8/20/07 CreditCard				
Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197	H					0.00
Sheet no. 10 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			10,964.00

B6F (Official Form 6F) (12/07) - Cont.

In re **JACK LEWIS WARD, III,
PATRICIA ANN WARD**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxx5498						
Juniper BAnk Barklay Bank PO Box 8801 Wilmington, DE 19899	C					2,800.00
Account No. xxxxxxxx3552						
Kohls/chase Po Box 3115 Milwaukee, WI 53201	C	Opened 4/01/09 Last Active 3/03/10 CreditCard				55.00
Account No. xxxxxxxxxxxx0729						
Lane Bryant Retail/soa 450 Winks Lane Bensalem, PA 19020	C	Opened 12/12/08 Last Active 7/10/09 CreditCard				280.00
Account No. xxx9310						
Macy's PO Box 8113 Mason, OH 45040	C					180.00
Account No. xxxxxxxx3120						
Macys/fdsb Macy's Bankruptcy Po Box 8053 Mason, OH 45040	C	Opened 12/01/08 Last Active 7/17/09 ChargeAccount				405.00
Sheet no. 11 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			3,720.00

In re **JACK LEWIS WARD, III,
PATRICIA ANN WARD**

Case No. _____

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx 19-02							
Mason Shoes PO Box 77001 Madison, WI 53707	C						80.00
Account No. xxx-2103							
Melanie Crosby and Terry Crosby c/o Cynthia D Plymire 200 Fourth Avenue North PO Box 198985 Nashville, TN 37219	C						75,000.00
Account No. xxxxxxxx3550			Opened 11/01/04 Last Active 3/01/05 ChargeAccount				
Midnight Velvet 1112 7th Ave Monroe, WI 53566	H						157.00
Account No. xxxxx xxxxx4902							
Mountains Edge Master Association 8360 E Via De Ventura Building L Suite 100 Scottsdale, AZ 85258	C						1,500.00
Account No. xxxx3524			Opened 1/01/09 Collection Attorney Reliant Energy Retail Service				
Nco Fin/09 507 Prudential Rd Horsham, PA 19044	H						1,496.00
Sheet no. 12 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			78,233.00

In re **JACK LEWIS WARD, III,
PATRICIA ANN WARD**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGENT	UN LI QU IDA TE D	DIS PUT ED	AMOUNT OF CLAIM
Account No. xxxx3679		Med1 02 South West Amr				
NCO Financial Systems 507 Prudential Road Horsham, PA 19044	H					50.00
Account No. xxx9938						
Orchard Bank HSBC PO Box 60102 City of Industry, CA 91716	C					2,415.00
Account No. Crosby / Ward						
Ortale Kelley Herbert & Crawford 200 Fourth Avenue PO Box 198985 Nashville, TN 37219	C					75,000.00
Account No. xxxxxxxxx1120		Opened 12/20/06 Last Active 10/01/07 CreditCard				
Plains Comm Po Box 89937 Sioux Falls, SD 57109	H					0.00
Account No. xx5501						
Reliant Energy Retail Services 507 Prudential Road Horsham, PA 19044	C					1,496.00
Sheet no. <u>13</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<u>78,961.00</u>

B6F (Official Form 6F) (12/07) - Cont.

In re **JACK LEWIS WARD, III,
PATRICIA ANN WARD**

Case No. _____

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxx8138						
Sears PO Box 6275 Sioux Falls, SD 57117	C					1,880.00
Account No. xxxxxxxx7765						
Sears/cbsd 701 East 60th St N Sioux Falls, SD 57117	C	Opened 1/01/85 Last Active 7/06/09 ChargeAccount				2,432.00
Account No. xxxxxxxx3570						
Seventh Avenue 1112 7th Ave Monroe, WI 53566	H	Opened 6/01/03 Last Active 4/04/05 ChargeAccount				804.00
Account No. xxxxxx9601						
Smith Rouchon & Assoc. 1456 Ellis Avenue Jackson, MS 39204	C					69.00
Account No. xxxxxxxx384A						
Swiss Colony Inc 1112 7th Ave Monroe, WI 53566	H	Opened 8/01/05 ChargeAccount				476.00
Sheet no. 14 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			5,661.00

In re **JACK LEWIS WARD, III,
PATRICIA ANN WARD**

Case No. _____

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx3530		Opened 8/01/05 ChargeAccount				
Through The Country Do 1112 7th Ave Monroe, WI 53566	H					319.00
Account No. xxxxxxxx3164		Opened 6/30/04 Last Active 8/06/04 Agriculture				
Txu Energy Po Box 666565 Dallas, TX 75266	H					259.00
Account No. xxxxxx001-1						
University Physicians c/o Smith 1456 Ellis Avenue Jackson, MS 39204	C					150.00
Account No. xxxxxxxx4357		Opened 8/01/93 Last Active 8/04/97 CreditCard				
Unvl/citi Po Box 6241 Sioux Falls, SD 57117	C					0.00
Account No. xxx2253						
Venue World Financial Capitol PO Box 183003 Columbus, OH 43218	C					1,320.00
Sheet no. <u>15</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				2,048.00

In re **JACK LEWIS WARD, III,
PATRICIA ANN WARD**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGENT	UN LI QU IDA TE D	DIS PUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx0001 Wells Fargo Po Box 60510 Los Angeles, CA 90060	C	Opened 2/01/08 Last Active 6/15/09 NoteLoan				13,841.00
Account No. xxxxxxxxx2131 Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701	C	Opened 10/01/03 Last Active 7/05/06 ConventionalRealEstateMortgage				0.00
Account No. xxxxxxxxx8129 Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701	C	Opened 11/01/06 Last Active 7/23/07 ConventionalRealEstateMortgage				0.00
Account No. xxxxxxx1908 Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701	C	Opened 12/01/93 Last Active 11/01/03 FHARealEstateMortgage				0.00
Account No. xxxxxxxx0551 Wfcb/blair Catalog 8035 Quivira Rd Lenexa, KS 66215	C	Opened 11/01/00 Last Active 6/14/09 ChargeAccount				661.00
Sheet no. <u>16</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			14,502.00

B6F (Official Form 6F) (12/07) - Cont.

In re **JACK LEWIS WARD, III,
PATRICIA ANN WARD**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGENT	UN LI QU IDA TE D	DIS PUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx4032		Opened 12/01/08 Last Active 5/16/09 ChargeAccount				
Wfcb/venue Po Box 182273 Columbus, OH 43218	C					1,608.00
Account No. xxxxxxxxxxxx6391		Opened 12/01/87 Last Active 2/23/03 ChargeAccount				
Wfnbb/lane Bryant 4590 E Broad St Columbus, OH 43213	C					0.00
Account No. xxxxxxxx7794		Opened 12/01/01 Last Active 7/15/06 Automobile				
Wfs Financial/Wachovia Dealer Services Po Box 19657 Irvine, CA 92623	C					0.00
Account No.						
Account No.						
Sheet no. <u>17</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				1,608.00
		Total (Report on Summary of Schedules)				294,781.00

In re **JACK LEWIS WARD, III,
PATRICIA ANN WARD**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

0

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **JACK LEWIS WARD, III,
PATRICIA ANN WARD**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re **JACK LEWIS WARD, III**
PATRICIA ANN WARD

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): None.	AGE(S):	
Employment:	DEBTOR	SPOUSE	
Occupation		administration	
Name of Employer	unemployed	Ford Motor Credit	
How long employed		2 years	
Address of Employer		Las Vegas, NV 89101	
INCOME: (Estimate of average or projected monthly income at time case filed)			
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)			
\$ 0.00 \$ 3,827.05			
2. Estimate monthly overtime			
\$ 0.00 \$ 0.00			
3. SUBTOTAL			
\$ 0.00 \$ 3,827.05			
4. LESS PAYROLL DEDUCTIONS			
a. Payroll taxes and social security			
\$ 0.00 \$ 610.00			
b. Insurance			
\$ 0.00 \$ 482.00			
c. Union dues			
\$ 0.00 \$ 0.00			
d. Other (Specify):			
\$ 0.00 \$ 0.00			
5. SUBTOTAL OF PAYROLL DEDUCTIONS			
\$ 0.00 \$ 1,092.00			
6. TOTAL NET MONTHLY TAKE HOME PAY			
\$ 0.00 \$ 2,735.05			
7. Regular income from operation of business or profession or farm (Attach detailed statement)			
\$ 0.00 \$ 0.00			
8. Income from real property			
\$ 0.00 \$ 0.00			
9. Interest and dividends			
\$ 0.00 \$ 0.00			
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above			
\$ 0.00 \$ 0.00			
11. Social security or government assistance			
(Specify):			
\$ 0.00 \$ 0.00			
12. Pension or retirement income			
\$ 0.00 \$ 0.00			
13. Other monthly income			
(Specify):			
\$ 0.00 \$ 0.00			
14. SUBTOTAL OF LINES 7 THROUGH 13			
\$ 0.00 \$ 0.00			
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)			
\$ 0.00 \$ 2,735.05			
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)			
\$ 2,735.05			

(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re **JACK LEWIS WARD, III**
PATRICIA ANN WARD

Case No. _____

Debtor(s)

SCHEDEULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ 950.00
a. Are real estate taxes included?	Yes <u> </u>	No <u>X</u>
b. Is property insurance included?	Yes <u> </u>	No <u>X</u>
2. Utilities:		
a. Electricity and heating fuel		\$ 190.00
b. Water and sewer		\$ 20.00
c. Telephone		\$ 65.00
d. Other _____		\$ 0.00
3. Home maintenance (repairs and upkeep)		\$ 0.00
4. Food		\$ 420.00
5. Clothing		\$ 20.00
6. Laundry and dry cleaning		\$ 10.00
7. Medical and dental expenses		\$ 20.00
8. Transportation (not including car payments)		\$ 230.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ 10.00
10. Charitable contributions		\$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		\$ 0.00
b. Life		\$ 0.00
c. Health		\$ 0.00
d. Auto		\$ 190.00
e. Other _____		\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____		\$ 0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ 571.00
b. Other _____		\$ 0.00
c. Other _____		\$ 0.00
14. Alimony, maintenance, and support paid to others		\$ 0.00
15. Payments for support of additional dependents not living at your home		\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ 0.00
17. Other _____		\$ 0.00
Other _____		\$ 0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ 2,696.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		\$ 2,735.05
b. Average monthly expenses from Line 18 above		\$ 2,696.00
c. Monthly net income (a. minus b.)		\$ 39.05

United States Bankruptcy Court
District of Nevada

In re **JACK LEWIS WARD, III**
PATRICIA ANN WARD

Debtor(s)

Case No.

Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 31 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date March 12, 2010

Signature /s/ JACK LEWIS WARD, III
JACK LEWIS WARD, III
 Debtor

Date March 12, 2010

Signature /s/ PATRICIA ANN WARD
PATRICIA ANN WARD
 Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
District of Nevada

In re **JACK LEWIS WARD, III**
PATRICIA ANN WARD

Case No.
 Chapter

Debtor(s)

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$7,654.00	2010 YTD: Both all sources
\$64,553.00	2009: Both all sources
\$62,850.00	2008: Both all sources

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
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3. Payments to creditors

None *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Melanie L. Crosby and Terry Crosby vs Jack L. Ward; Case No: 00C-2103	collection	In the Circuit Court for Davidson County, Tennessee	judgment

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Roger A. Giuliani, Esq. 500 N. Rainbow Boulevard, Suite 300 Las Vegas, NV 89107		1200.00

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Cricket Debt 10121 SE Sunnyside Road Clackamas, OR 97015		76.00

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None

■ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

■ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

■ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None

■ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None

■ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None

■ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None

■ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

■ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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None

■ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

None

■ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None

■ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date March 12, 2010

Signature /s/ JACK LEWIS WARD, III
JACK LEWIS WARD, III
Debtor

Date March 12, 2010

Signature /s/ PATRICIA ANN WARD
PATRICIA ANN WARD
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
District of Nevada

In re **JACK LEWIS WARD, III**
PATRICIA ANN WARD

Case No.

Chapter

7

Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Capital One Auto Finance	Describe Property Securing Debt: 2006 Ford F150

Property will be (check one):

Surrendered Retained

If retaining the property, I intend to (check at least one):

Redeem the property
 Reaffirm the debt
 Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).

Property is (check one):

Claimed as Exempt Not claimed as exempt

Property No. 2	
Creditor's Name: Suntrust Bk Tampa Bay	Describe Property Securing Debt: 2006 Ford Focus

Property will be (check one):

Surrendered Retained

If retaining the property, I intend to (check at least one):

Redeem the property
 Reaffirm the debt
 Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).

Property is (check one):

Claimed as Exempt Not claimed as exempt

Property No. 3	
Creditor's Name: Wells Fargo Hm Mortgag	Describe Property Securing Debt: 9286 Alta Monte Las Vegas Nevada
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date March 12, 2010

Signature /s/ JACK LEWIS WARD, III
JACK LEWIS WARD, III
 Debtor

Date March 12, 2010

Signature /s/ PATRICIA ANN WARD
PATRICIA ANN WARD
 Joint Debtor

United States Bankruptcy Court
District of Nevada

In re **JACK LEWIS WARD, III**
PATRICIA ANN WARD

Debtor(s)

Case No.
 Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$ <u>1,200.00</u>
Prior to the filing of this statement I have received	\$ <u>1,200.00</u>
Balance Due	\$ <u>0.00</u>

2. The source of the compensation paid to me was:

Debtor Other (specify):

3. The source of compensation to be paid to me is:

Debtor Other (specify):

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: March 12, 2010

/s/ Roger A. Giuliani, Esq.

Roger A. Giuliani, Esq. 5967

Law Group

500 N. Rainbow Boulevard, Suite 300

Las Vegas, NV 89107

702-221-1965 Fax: 702-221-1968

dmhvegas@aol.com

**United States Bankruptcy Court
District of Nevada**

In re **JACK LEWIS WARD, III**
PATRICIA ANN WARD

Debtor(s)

Case No.
Chapter

7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: March 12, 2010

/s/ JACK LEWIS WARD, III

JACK LEWIS WARD, III

Signature of Debtor

Date: March 12, 2010

/s/ PATRICIA ANN WARD

PATRICIA ANN WARD

Signature of Debtor

JACK LEWIS WARD, III
PATRICIA ANN WARD
9286 Alta Monte Court
Las Vegas, NV 89178

Roger A. Giuliani, Esq.
Law Group
500 N. Rainbow Boulevard, Suite 300
Las Vegas, NV 89107

Applied Card Bank
Act No xxxxxxxx8690
Attention: General Inquiries
Po Box 17125
Wilmington, DE 19850

Applied Card Bank
Acct No xxxxxxxx8606
Attention: General Inquiries
Po Box 17125
Wilmington, DE 19850

Arrow Financial Services
Acct No xxxx2170
5996 W Touhy Ave
Niles, IL 60714

Arthur Glosman MD
Acct No xxxxxxx.xxxxxx xxx03R_E
833 W Whittier Blvd
Montebello, CA 90640-4735

AT& T Mobility
Acct No xxxxxxxxxxxxxxxx xxxxxxxx8711
PO Box 60017
Los Angeles, CA 90060-0017

Barclays Bank Delaware
Acct No xxxxxxx7998
Attention: Customer Support Department
Po Box 8833
Wilmington, DE 19899

Bedford Fair
Acct No xxxxxxxxxxxxxxx0849
421 Landmark Dr.
Wilmington, NC 28410

Blair / World Financial Bank
Acct No xxx5883
POBox 29239
Mission, KS 66201

Blair Corp
Acct No x6905
220 Hickory St
Warren, PA 16365

Blair Corporation
Acct No xxxxx1905
220 Hickory St
Warren, PA 16365

Bridgestone Firestone
Acct No xxx4800
PO Box 81083
Cleveland, OH 44181

Cap One
Acct No xxxxxxxxx1090
Po Box 85520
Richmond, VA 23285

Cap One
Acct No xxxxxxxxx2358
Po Box 85520
Richmond, VA 23285

Cap One
Acct No xxxxxxxxx8497
Po Box 85520
Richmond, VA 23285

Cap One
Acct No xxxxxxxxx0109
Po Box 85520
Richmond, VA 23285

Cap One
Acct No xxxxxxxxx2505
Po Box 85520
Richmond, VA 23285

Cap One
Acct No xxxxxxxxx3350
Po Box 85520
Richmond, VA 23285

Capital One Auto Finance
Acct No xxx1001
3901 N Dallas Pkwy
Plano, TX 75093

Capitol One
Acct No xxx8574
PO Box 30285
Salt Lake City, UT 84130

Capitol One
Acct No xxx0457
PO Box 30285
Salt Lake City, UT 84130

Capitol One
Acct No xxx1350
PO Box 30285
Salt Lake City, UT 84130

Cbc/crossing Pointe
Acct No xxx9007
307 Liberty Street
Warren, PA 16366

Cfmc
Acct No xxx1874
Po Box 9438, Dept 0251
Gaithersburg, MD 20898

Chase
Acct No xxx6807
Attn: Bankruptcy Dept
Po Box 15145
Wilmington, DE 19850

Chase
Acct No xxxxxxxxx0074
Po Box 15298
Wilmington, DE 19850

Chase
Acct No xxxxxxxxx3828
Po Box 15298
Wilmington, DE 19850

Chase
Acct No xxx8419
PO Box 94014
Palatine, IL 60094

Citfingerhut
Acct No xxxxxxxxx0218
6250 Ridgewood Roa
Saint Cloud, MN 56303

Citfingerhut
Acct No xxxxxxxxx0494
6250 Ridgewood Roa
Saint Cloud, MN 56303

Citi
Acct No xxxxxxxxx1444
Po Box 6241
Sioux Falls, SD 57117

Citi
Acct No xxxxxxxx2830
Po Box 6241
Sioux Falls, SD 57117

Citi
Acct No xxx4894
PO Box 6013
Sioux Falls, SD 57117

Credit First
Acct No xxxxx4800
Po Box 818011
Cleveland, OH 44181

Credit Management
Acct No xxxx7914
4200 International Pwy
Carrolton, TX 75007

Creditonebnk
Acct No xxxxxxxxxxxx / xxx3739
Po Box 98875
Las Vegas, NV 89193

Direct Merchants
Acct No xxx2789
PO Box 60136
City of Industry, CA 91716

Discover Fin
Acct No xxxxxxxx2508
Attention: Bankruptcy Department
Po Box 3025
New Albany, OH 43054

Discover Fin
Acct No xxx5681
Attention: Bankruptcy Department
Po Box 3025
New Albany, OH 43054

Excel Aquisitions
Acct No xxx09N1
PO Box 1965
North Falmouth, MA 02556

Exxmblciti
Acct No xxxxxxxxxxxx9642
Attn.: Centralized Bankruptcy
Po Box 20507
Kansas City, MO 64195

Fashion Bug/soanb
Acct No xxxxxxxxxxxx6472
Attn: Bankruptcy
Po Box 182124
Columbus, OH 43218

Fingerhut
Acct No xxx3464
PO Box 166
Newark, NJ 07101

First Premier Bank
Acct No xxxxxxxxxxxx9273
Po Box 5524
Sioux Falls, SD 57117

First Premier Bank
Acct No xxxxxxxxxxxx3809
3820 N Louise Ave
Sioux Falls, SD 57107

First Premier Bank
Acct No xxx2655
PO Box 5519
Sioux Falls, SD 57117

First Usa Bank N A
Acct No xxxxxxxxx1406
201 North Walnut Street
Wilmington, DE 19801

Ford Motor Credit Corporation
Acct No xxxx1542
National Bankruptcy Center
Po Box 6275
Dearborn, MI 48121

Fst Premier
Acct No xxxxxxxxx3911
3820 N Louise Ave
Sioux Falls, SD 57107

GEMB / Old Navy
Acct No xxxxxxxxx8307
Attention: Bankruptcy
Po Box 103104
Roswell, GA 30076

Gemb/chevron
Acct No xxxxxxxxxxxx4827
Attention: Bankruptcy
Po Box 103106
Roswell, GA 30076

Gemb/jcp
Acct No xx3286
Attention: Bankruptcy
Po Box 103104
Roswell, GA 30076

Ginnys
Acct No xxxxxxxxx3630
1112 7th Ave
Monroe, WI 53566

Hsbc Bank
Acct No xxxxxxxxx2124
Po Box 5253
Carol Stream, IL 60197

Hsbc Bank
Acct No xxxxxxxxxxxxx9938
Attn: Bankruptcy
Po Box 5253
Carol Stream, IL 60197

Hsbc Bank
Acct No xxxxxxxxx1106
Attn: Bankruptcy
Po Box 5253
Carol Stream, IL 60197

Juniper BAnk Barklay Bank
Acct No xxx5498
PO Box 8801
Wilmington, DE 19899

Kohls/chase
Acct No xxxxxxxxx3552
Po Box 3115
Milwaukee, WI 53201

Lane Bryant Retail/soa
Acct No xxxxxxxxxxxxx0729
450 Winks Lane
Bensalem, PA 19020

Macy's
Acct No xxx9310
PO Box 8113
Mason, OH 45040

Macys/fdsb
Acct No xxxxxxxxx3120
Macy's Bankruptcy
Po Box 8053
Mason, OH 45040

Mason Shoes
Acct No xxxx 19-02
PO Box 77001
Madison, WI 53707

Melanie Crosby and Terry Crosby
Acct No xxx-2103
c/o Cynthia D Plymire
200 Fourth Avenue North
PO Box 198985
Nashville, TN 37219

Midnight Velvet
Acct No xxxxxxxx3550
1112 7th Ave
Monroe, WI 53566

Mountains Edge Master Association
Acct No xxxxx xxxxxxx4902
8360 E Via De Ventura
Building L Suite 100
Scottsdale, AZ 85258

Nco Fin/09
Acct No xxxx3524
507 Prudential Rd
Horsham, PA 19044

NCO Financial Systems
Acct No xxxx3679
507 Prudential Road
Horsham, PA 19044

Orchard Bank HSBC
Acct No xxx9938
PO Box 60102
City of Industry, CA 91716

Ortale Kelley Herbert & Crawford
Acct No Crosby / Ward
200 Fourth Avenue
PO Box 198985
Nashville, TN 37219

Plains Comm
Acct No xxxxxxxx1120
Po Box 89937
Sioux Falls, SD 57109

Reliant Energy Retail Services
Acct No xx5501
507 Prudential Road
Horsham, PA 19044

Sears
Acct No xxx8138
PO Box 6275
Sioux Falls, SD 57117

Sears/cbsd
Acct No xxxxxxxxx7765
701 East 60th St N
Sioux Falls, SD 57117

Seventh Avenue
Acct No xxxxxxxxx3570
1112 7th Ave
Monroe, WI 53566

Smith Rouchon & Assoc.
Acct No xxxxxxx9601
1456 Ellis Avenue
Jackson, MS 39204

Suntrust Bk Tampa Bay
Acct No xxx5142
Po Box 22021
Greensboro, NC 27420

Swiss Colony Inc
Acct No xxxxxxxxx384A
1112 7th Ave
Monroe, WI 53566

Through The Country Do
Acct No xxxxxxxxx3530
1112 7th Ave
Monroe, WI 53566

Txu Energy
Acct No xxxxxxxxx3164
Po Box 666565
Dallas, TX 75266

University Phsicians
Acct No xxxxxxx001-1
c/o Smith
1456 Ellis Avenue
Jackson, MS 39204

Unvl/citi
Acct No xxxxxxxxx4357
Po Box 6241
Sioux Falls, SD 57117

Venue World Financial Capitol
Acct No xxx2253
PO Box 183003
Columbus, OH 43218

Wells Fargo
Acct No xxxxxxxxxxxxxxx0001
Po Box 60510
Los Angeles, CA 90060

Wells Fargo Hm Mortgag
Acct No xxxxxxxxxxx2131
8480 Stagecoach Cir
Frederick, MD 21701

Wells Fargo Hm Mortgag
Acct No xxxxxxxxxxx8129
8480 Stagecoach Cir
Frederick, MD 21701

Wells Fargo Hm Mortgag
Acct No xxxxxxxx1908
8480 Stagecoach Cir
Frederick, MD 21701

Wells Fargo Hm Mortgag
Acct No xxx7413
8480 Stagecoach Cir
Frederick, MD 21701

Wfcb/blair Catalog
Acct No xxxxxxxx0551
8035 Quivira Rd
Lenexa, KS 66215

Wfcb/venue
Acct No xxxxxxxx4032
Po Box 182273
Columbus, OH 43218

Wfnnb/lane Bryant
Acct No xxxxxxxxxxxxxxx6391
4590 E Broad St
Columbus, OH 43213

Wfs Financial/Wachovia Dealer Services
Acct No xxxxxxxx7794
Po Box 19657
Irvine, CA 92623